



**IT IS HEREBY ADJUDGED and DECREED that the
below described is SO ORDERED.**

Dated: August 13, 2019.

A handwritten signature in black ink that reads "Craig A. Gargotta".

CRAIG A. GARGOTTA
UNITED STATES BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

IN RE: § CASE NO. 19-51142-cag
§
WILLIAM S. CYPHERS and §
ANA F. CYPHERS, §
§
Debtors. § CHAPTER 7

**ORDER DENYING REAFFIRMATION AGREEMENT WITH TOYOTA MOTOR
CREDIT CORPORATION (ECF NO. 16)**

Before the Court is the Reaffirmation Agreement with Toyota Motor Credit Corporation filed on June 27, 2019 (ECF No. 16), between the Chapter 7 Debtors and the above-named creditor, and the Creditor's motion for approval of that Reaffirmation Agreement. For the reasons stated on the record at the hearing held on August 12, 2019, it is

ORDERED that the Reaffirmation Agreement described above is DENIED.

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